



U.S. Department of Housing and  
Urban Development -  
Federal Housing Administration  
451 7<sup>th</sup> Street SW  
Washington, D.C. 20410

Dear Homeowner,

### Do you need help with your mortgage?

Your area is experiencing a disturbing home foreclosure rate that has accelerated in recent months. News reports cite the damaging effects of “sub prime loans” as a major factor in the unsettled market. By focusing on education and safe mortgage alternatives, though, the Federal Housing Administration (FHA) of the United States Department of Housing and Urban Development (HUD) is working diligently to address this unacceptable foreclosure trend.

Over the past few months, FHA has worked with mortgage loan servicers to identify solutions for the crisis facing current homeowners. Your current mortgage does not have to be FHA insured for you to benefit from our help. If you are facing financial difficulties due to a recent or imminent mortgage reset, or other housing-related difficulty, I urge you to contact us at **1-800-CALL-FHA** or to visit **www.fha.gov**. There you will have the opportunity to learn about foreclosure prevention, legal rights, and credit counseling, among other topics.

Many homeowners may also be able to take advantage of our recently announced *FHASecure* program. This new program allows eligible homeowners to refinance into a secure, fixed-rate FHA loan **even if they are in default**.

Additionally, a new partnership between mortgage companies and non-profit housing counselors called HOPE NOW is available to you. Their mission is simple: reach out to homeowners who may be having difficulty paying their mortgages. For more information or to see if your mortgage company is a member of this caring coalition please go to [www.hopenow.com](http://www.hopenow.com).

Again, please contact us at **1-800-CALL-FHA (800-225-5342)** or go to **www.fha.gov**. As part of the federal government, the Federal Housing Administration wants to help you protect and preserve the American dream – your home.

Sincerely,

Brian D. Montgomery  
Assistant Secretary for Housing –  
Federal Housing Commissioner

Envelope Return Address:



The Honorable Brian D. Montgomery  
Federal Housing Commissioner  
U.S. Department of Housing and Urban Development  
451 7th Street SW  
Washington, D.C. 20410